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In reply to Office action mailed August 25, 2006  
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**Remarks**

This is in response to the Office Action mailed on August 25, 2006. Claims 1-25 are pending in the application and are rejected. With this amendment, claims 1, 3, 9, 12, 18, and 20 are amended. Claims 2, 11, and 19 are cancelled. No new claims have been added. Accordingly, claims 1, 3-10, 12-18, and 20-25 remain pending.

In response to the objection to the abstract of the disclosure on page 2 of the Office Action, Applicants respectfully point to the Preliminary Amendment of November 21, 2001, where the abstract was corrected to be one paragraph in length and respectfully request withdrawal of this objection.

In response to the Claim Objections on page 2 of the Office Action, Applicants do not know of "any necessary appropriate correction" at this time and respectfully request withdrawal of this objection.

The pending claims were rejected under 35 U.S.C 103(a) as being unpatentable over Jones and further in view of Wren. The amended claims now include features not shown or suggested in Jones, Wren, or the prior art. Therefore, these features would be missing from any proposed combination of the reference.

For example, independent claim 1 was amended to include the combination of "a desired service level selected from a plurality of available service levels," and "wherein the coaching includes permitting the user to enter a dialogue with at least one of a computer-generated coach and a live coach over the Internet as determined by the service level agreement." Also, independent claim 9 was amended to include the combination of "a desired service level selected from a plurality of available service levels," and "wherein the computer counselor subsystem and the live counselor subsystem permit a dialogue with the user over the Internet." Still further, independent claim 18 was amended to include the combination of "the desired level of financial management service from a plurality of available service levels," and "wherein the coaching includes permitting the user to enter a dialogue with at least one of a computer-generated coach and a live coach over the Internet as determined by the service level agreement."

Neither Wren nor Jones discloses these exemplary features. Because these features are missing from the references separately, they cannot be found in any proposed combination of the references. Further, claims 3-8, claims 10 and 12-17, and claims 20-25

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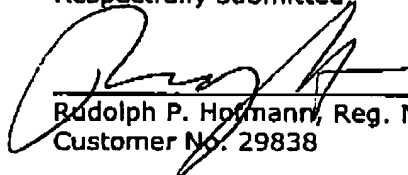
depend either directly or indirectly from independent claims 1, 9, and 18, respectively. By virtue of their dependency, these claims are patentably distinguishable from the prior art also.

Accordingly, Applicants respectfully request removal of the objections and rejections, and for favorable action and allowance of the application.

### Conclusion

Applicants submit that all pending claims are allowable over the art of record and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach Rudolph P. Hofmann at (612) 607-7340. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-375502).

Respectfully submitted,

  
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